

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

In re: Mark T. Fournier
Natalie Bullock Fournier

Case No. 16–02787–ee

Chapter 7

**NOTICE OF REQUIREMENT TO FILE STATEMENT OF
COMPLETION OF A PERSONAL FINANCIAL MANAGEMENT COURSE**

Notice is hereby given that, subject to statutory exceptions, pursuant to 11 U.S.C. § 727(a)(11) and 11 U.S.C. § 1328(g)(1) an individual debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727) and chapter 13 (11 U.S.C. § 1328).

Pursuant to Fed. R. Bankr. P. 1007(b)(7) unless an approved provider of an instructional course concerning personal financial management has notified the court that a debtor has completed the course after filing the petition an individual *debtor(s) in a chapter 7 or chapter 13 case must complete and file *Certification About a Financial Management Course (Official Form 423)* for cases under:

Chapter 7 Within 60 days after the first date set for the meeting of creditors under § 341 of the Code.

Chapter 13 No later than the last payment made by the debtor(s) as required by the plan or the filing of a motion for entry of discharge under § 1328(b).

Failure to file the certification within the applicable time limit under Rule 1007(c) will result in the case being closed without an entry of discharge. If the debtor(s) subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form 423, the debtor(s) must pay the full reopening fee due for filing the motion.

This requirement can be completed at any time before the deadline and it is highly recommended that the debtor(s) complete this requirement as soon as possible to avoid missing the deadline.

The Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition.

Dated: 11/26/16

Danny L. Miller, Clerk of Court
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**In a joint case, each debtor must file a separate certification (Official Form 423).*